WHAT IS CLAIMED IS:

- 1. A method of using the Internet to provide return labels to customers for facilitating returns of merchandise, comprising the steps of:
- receiving, from a customer, a request to initiate return processing, via a web access tool associated with the customer;

displaying return information at the web access tool;

receiving return-related data from the customer, via the web access tool, thereby identifying a return item; and

generating data for printing a return label.

- 2. The method of Claim 1, wherein the displaying step is performed by displaying a return information web page.
- 3. The method of Claim 2, further comprising the step, performed after the receiving step, of displaying a return confirmation message on a new web page.
- 4. The method of Claim 1, further comprising the step, performed after the receiving step, of displaying a return confirmation message on the return information web page.

- 5. The method of Claim 1, further comprising the step of accessing a database to obtain customer information about the customer, and wherein the displaying step includes displaying at least part of the customer information.
- 6. The method of Claim 1, further comprising the step of accessing a database to obtain customer transaction information, and wherein the displaying step includes displaying at least part of the transaction information.
- 7. The method of Claim 1, further comprising the step of accessing a database to obtain merchant return rules.
 - 8. The method of Claim 7, wherein the displaying step includes displaying at least one of the merchant return rules.

20

25

5

10

15

- 9. The method of Claim 1, wherein the displaying step is performed by displaying at least a list of transactions, and wherein the step of receiving return related data comprises receiving a selection from the list.
- 10. The method of Claim 1, further comprising the step, performed prior to the downloading step, of determining whether the return is valid.

- 11. The method of Claim 10, further comprising the step of notifying the customer of an invalid return.
- 12. The method of Claim 11, wherein the step of
 determining whether the return is valid is performed by
 accessing one or more returns rules associated with the
 merchant.
- 13. The method of Claim 1, further comprising the10 step of notifying a merchant of the return item.
 - 14. The method of Claim 1, further comprising the step of notifying a merchant of information about the customer.

15

- 15. The method of Claim 1, further comprising the step of downloading the data for printing a return label to the web access tool.
- 20 16. The method of Claim 1, further comprising the step of delivering data about the return to a customer account record.

17. An on-line merchandise return system; comprising a computer system programmed to:

receive, from a customer, a request to initiate return processing via a web access tool associated with the customer; and

generate data for a return label in response to the request.

18. The on-line merchandise return system of Claim
10 17, wherein the system is further programmed to download
the data for a return label to the web access tool.

5

19. A computer product for providing return labels to customers to facilitate returns of merchandise, the computer product having instructions for:

receiving, from a customer, a request to initiate return processing via a web access tool associated with the customer; and

generating data for a return label in response to the request.

10 20. The computer product of Claim 19, further having instructions for downloading the data for a return label to the web access tool.

21. A method of using the Internet to provide return labels to customers for facilitating returns of merchandise, comprising the steps of:

collecting transaction data from at least one merchant, the transaction data representing at least one purchase of an item by a customer from the merchant;

receiving a request to return the item, via a web access tool associated with the customer; and generating data for a return label.

10

5

22. The method of Claim 21, further comprising the step of downloading the data for a return label to the web access tool.

23. An on-line merchandise return system; comprising a computer system programmed to:

collect transaction data from at least one merchant, the transaction data representing at least one purchase of an item by a customer from the merchant;

receive a request to return the item, via a web access tool associated with the customer; and generate data for a return label.

24. The return system of Claim 23, wherein the computer system is further programmed to download the data for a return label to the web access tool.

25. A computer product for providing return labels to customers to facilitate returns of merchandise, the computer product having instructions for:

collecting transaction data from at least one merchant, the transaction data representing at least one purchase of an item by a customer from the merchant;

receiving a request to return the item, via a web access tool associated with the customer; and generating data for a return label.

10

5

26. The computer product of Claim 25, wherein the instructions are further for downloading the data for a return label to the web access tool.

- 27. A method for electronically providing a return label to a customer that wishes to return an item previously purchased from a merchant, comprising the steps of:
- initiating a return transaction in response to a return request from the customer via the Internet;

wherein the return request identifies at least an item to be returned and the customer;

generating a return label based on the initiating step; and

providing the shipping label to the customer in electronic form.

28. The method of Claim 27, wherein the providing step is performed by downloading data representing the shipping label to the customer via the Internet.

10